



OF THE FUTURE

DEGREE OF THE PAST

Student Legal Service

University of Illinois at Urbana-Champaign

Translation by: Shengjie Ye 叶盛杰

Additional Translation and formatting assistance

by: Shi Yee Sze Tho 司徒诗仪

STUDENT LEGAL SERVICE

Fall, 2013:

ALMA MATER

919 W Illinois, First Floor, Levis Faculty Center (Spring, 2014: back to 324 Illini Union) Office open: 8:30am-Noon, 1-4:30pm, M-F

Submit your intake online at: www.odos.illinois.edu/sis

- Your home country license or International License is valid for purposes of Driving in Illinois so long as you are enrolled as a student at the University of Illinois.
- 只要您依然还保持伊利诺伊大学学生身份,您的本国驾照或国际驾照将在伊利诺伊州范围内持续有效。
- Your home country/International license must not have "expired" for it to be valid.
- 为保证您的本国驾照或国际驾照在伊利诺伊州有效,您需要确保该驾照没有过期的情况。
- The Illinois law permitting this can be found by use of google using 625 ILCS5/6-102 and in the "Rules of the Road" booklet on page 3.
- 您可以使用谷歌搜索 625 ILCS5/6-203或者在 "Rules of the Road" 手册第3页找到伊州相关法律。



- While driving you must have the home country/international driver's license in your possession. While you are NOT required to carry your passport while driving many police departments will ask you to produce your passport as a way of being assured that your are a nonresident lawfully in the United States.
- 当您驾驶时您必须随身持有您的本国或国际驾照。尽管法律没有要求您在驾车时随身携带您的护照,许多警察会请您出事您的护照以确保您是合法身处美国的非居民。





- If you are stopped and receive a ticket/citation for not having a valid license please do not panic.
- 如果您被警察拦下并收到未持有有效驾照的罚单,请您不要慌张
- Come into Student Legal Service and bring your home country/international license with you to the appointment and we will contact the state to resolve the ticket.
- 请您来到Student Legal Service 并携带您的本国或国际驾照参加我们的预约。我们会与州政府联系以取消您的罚单
- To schedule an fill out an intake form, go to www.odos.illinois.edu/sls and select "Schedule an Appointment/Online Intake Forms". Follow the instructions.
- 请您预约一张fill out 和一张 intake form, 进入
 www.odos.illinois.edu/sls
 Appointment/Online Intake Forms"并按照提示完成申请





- It is advisable to have your home country license translated into English and have the translation certified if the license is not written in English. Carry this translation with you when driving along with the actual license.
- 我们建议您将本国驾照翻译为英文,并将非英文翻译为英文的证明予以公证。在驾车时将该翻译证明 与驾照一起随身携带





- Your spouse and children who live with you while you are an enrolled student may lawfully drive in Illinois on their personal home country/international driver's licenses. Your enrollment covers them but they must still have their own license.
- 在您就学期间,与您一起居住的配偶和孩子亦可以使用他们自己的本国或国际驾照进行驾驶。您的学生状态可以延及他们但他们也必须分别持有自己的驾照





To get an Illinois Driver's License:

取得伊州驾照:

The local Drivers Services Facility is closed until a new facility is opened in late 2015 or early 2016.

我们本地的驾照服务机构已经停业直到新的机构于2015年末或2016年初开始营业

The closest facilities are in Rantoul, Monticello, Gibson City and Tuscola. Address and phone number information is available on the SLS website (www.odos.Illinois.edu/sls)

现在最近的几个机构位于Rantoul, Monticello, Gibson City以及Tuscola。您可以在SLS的网站上查询地址和电话信息



To obtain a full Illinois Driver's License you will need to take several steps at Drivers' Services:

为取得伊利诺伊州驾照,您需要按照以下步骤前往驾照服务机构办理:

- Produce a current social security card and number
- 获取您当前的社保卡以及卡号
- Proof of date and place of birth
- 出生地以及出生日期证明文件
- Current resident address and zip code(a piece of mail or lease should be sufficient)
- 您当前的地址及邮编(一份邮件或租房合同应当可以完成)
- The fee for application
- 申请费用



To obtain a full Illinois Driver's License you will need to take several steps at Drivers' Services:

为取得伊利诺伊州驾照,您需要按照以下步骤前往驾照服务机构办理(接上页):

- Pass the computer-based "written" test. You can download the Illinois RULES OF THE ROAD to study at:
- 通过计算机上进行的笔试,您可以在以下网址上下载RULES OF THE ROAD 以用于学习:
- http://cyberdriveillinois.com/publications/pdf_publications/dsd_a112.pdf
- You can also download the Rules of the Road Workbook here:
- 您也可以在下述网址下载Rules of the Road Workbook 用于学习:

http://www.cyberdriveillinois.com/publications/pdf_publications/dsd_ds9.pdf



To obtain a full Illinois Driver's License you will need to take several steps at Drivers' Services:

为取得伊利诺伊州驾照,您需要按照以下步骤前往驾照服务机构办理(接上页):

- Pass the driving/road test, which you request in person at the Driver's License facility.
- 通过路上驾驶考试,您将被要求本人前往考试中心参加考试
- You must be able to show proof of insurance on the vehicle you use for the driver's test.
- 您需要出示您驾驶车辆的保险信息
- Weather and number of other people waiting to take the driving test may affect whether you will be able to take the test that day.
- 考试当天的天气及等候人数将会决定您是否可以在当日进行考试 (continued)



To obtain a full Illinois Driver's License you will need to take several steps at Drivers' Services:

为取得伊利诺伊州驾照,您需要按照以下步骤前往驾照服务机构办理(接上页):

- If you are between age 18 and 21 you must have proof of completion of 6 hours of driver's education if you are seeking your first license.
- 如果您的年龄介于18至21岁且是初次考取驾照,您需要出示文件以证明您完成了6个小时的驾驶学习
- If you are over age 21 proof of driver's education is not required.
- 如果您已年满21岁,上述证明将不再需要



To obtain a Temporary Visitor's License you need to take several steps:

为取得伊利诺伊州临时驾照,您需要按照以下步骤前往驾照服务机构办理(接上页):

- You must be <u>ineligible</u> to lawfully obtain a Social Security card and number.
- 您必须是无法取得社保卡及社保账号的学生
- You must have proof that you have resided in Illinois for at least one full year.
- 您必须证明您已合法在伊利诺伊州居住至少1年以上
- A lease signed by you and the landlord, or a residence hall contract along with your Visa should be sufficient.
- 一份您和房东共同签署的租房合约或者附有您Visa的合同即可
- A University transcript of enrollment/grades may also be additional evidence of residency.
- 一份大学成绩单以表示您的入学情况或成绩可作为补充证明



To obtain a Temporary Visitor's License you need to take several steps: 为取得伊利诺伊州临时驾照,您需要按照以下步骤前往驾照服务机构办理(接上页)

- You must produce a valid, unexpired Passport.
- 您必须出示有效未过期的护照
- Pay any fees set by the Illinois Secretary of State.
- 支付所有费用
- If you are under 21 years of age you must have proof of 6 hours of driver's education.
- 如果您的年龄在21岁以下,您必须携带文件以证明您有经历6小时的驾驶学习。



Mandatory Insurance Issues

- No person may operate a motor vehicle unless it is covered by liability insurance
- 在给机动车购买责任险之前,禁止任何人驾驶该车辆
 - Motor vehicle includes motorcycles but not bicycles
 - 机动车包括摩托车但不包括自行车
- To Operate legally means that you must have proof of insurance (insurance card) on a car you
- 为了合法地驾驶您必须随车持有保险证明(保险卡)
 - > own,
 - > 您所拥有的车辆
 - borrow from a friend, and
 - > 您向朋友借用的车辆,以及
 - drive as a rental.
 - > 您租借的车辆
- You operate the second you get behind the steering wheel and the car begins to move.
- 您将在握住方向盘时开始操作,发动车辆并使之开始行驶





Mandatory Insurance Issues PENALTIES 罚则

- If you do not have proof of insurance that shows the vehicle was covered at the time of the ticket, you will have to pay:
- 如果您不能出示保险以证明您的车辆当时有被涵盖,您将需要支付:
 - > a MANDATORY fine of \$500.00
 - ▶强制性罚款500.00美金
 - > plus court costs, which can be as much as \$250.00
 - ▶ 外加法院费用,可达250.00美金



Mandatory Insurance Issues PENALTIES 罚则

- On a first offense, if you obtain liability insurance **after** the ticket is issued, you will receive *Court Supervision*, which keeps the ticket off your driving record.
- 当您第一次违反交规时,如果您的责任险实在罚单开出后取得的,您将会受到法院监督的处罚(Court Supervision),不过这会使得该项罚单不会记入您的记录
 - ➤ In Champaign County this will mean a \$100 fine plus court costs.
 - ▶ 在香槟郡这意味着100美金的罚款以及法院费用
 - ➤ The court will require that you obtain <u>SR 22 Insurance</u> for a year that must be filed with Secretary of State, which requires a total of **three years** of <u>SR 22 Insurance</u>.
 - > 法院会要求您购买一年期的 SR 22 Insurance , 并必须向 Secretary of State申请购买。而该种保险的总期限为3年



Mandatory Insurance Issues PENALTIES 罚则

- If you had valid insurance at the time the ticket was issued but could not locate it, your ticket will be dismissed when you present proof to the court.
- 如果您在接收罚单时拥有有效保险但未能出示,您的罚单将在您能够向法庭证明您的保险后被取消
- To be valid insurance, the card must <u>specifically</u> cover the vehicle you are operating.
- 为保证保险有效性,保险卡必须明确指出您所驾驶的车辆 在保险范围内



Mandatory Insurance Issues PENALTIES 罚则

- It is a crime to present false evidence of insurance.
- 出示虚假的保险证明是犯罪行为
- Student Legal Service can provide representation in Champaign County for insurance tickets.
- Student Legal Service可以在香槟郡为同学们提供保险罚单的代理服务
- Do not go to court without a lawyer!
- 切记与您的律师一起出席法庭!



What To Do During a Traffic Stop 当被交通警察拦下时您需要做什么

When you see the police lights or hear the siren, pull your car over to the nearest safe area to stop, as soon as possible.

当您看见警灯或听见警用鸣笛时,您应当尽可能立即选择一个最近的安全位置将您的车停下

- Do NOT try to flee either by car or on foot.
- 千万不要尝试驾车逃跑或步行逃跑
- Stay in your car and wait for the police officer to come to the driver's side of your car.
- 待在您的车内并等待警官来到您的车旁
- Keep your hands in sight on the steering wheel.
- 保持您的手在方向盘上并可被看到





- Do not make sudden movements.
- 不要做剧烈动作
- Stay in the car unless ordered to get out.
- 待在车里除非被命令下车
- Do NOT try to touch the police officer.
- 千万不要尝试与警官有身体接触
- Roll your window partially down. You will be asked to produce:
- 摇下您的窗户,保持半开的状态,您将会被要求出示:
 - 1. Driver's License, 驾照
 - 2. Registration, 车辆登记证明 and
 - 3. Proof of Insurance. 保险证明





- If you are given a ticket, sign it.
- 如果您被开出罚单,请您签字
 - o Signing a ticket is not an admission of guilt.
 - o 在罚单上签字并不是您认罪的证明
- NEVER offer in any way to give the officer money not to issue the ticket.
 - 千万不要给警官钱以换取他不开具罚单
 - Attempting to bribe an officer is a crime, and you will go to jail.
 - o 尝试贿赂警官将被视作犯罪, 您将会受到监禁的处罚





- The officer may ask you to give him money for bond if it is a serious offense.
- 警官可能会向您要求支付(保释)bond费用,如果您涉及的是一 起严重事故
 - This will keep you from going to jail.
 - o 这会使您暂时免于监禁
 - You will still have to go to court.
 - 但您仍然需要出席法庭
 - o If you are later found not guilty, the money will be returned to you.
 - 0 如果您之后背叛无罪,您的金额将会被退回
- Or, the officer may keep your license as bond.
- 或者警官可能会扣留您的驾照作为抵押
 - You may legally continue to drive with the ticket substituting for your license until your case is resolved in court.
 - 当您的驾照被罚单替换时,您可能可以继续合法驾驶车辆直 到您的案件被解决



- Some tickets can result in you being formally arrested and taken to jail:
- 有些罚单可以导致您被正式拘捕并受到监禁:
 - o Driving under the Influence of Alcohol or Drugs,
 - o 醉酒驾驶或嗑药驾驶
 - Driving on Suspended or Revoked License,
 - 使用被暂扣或吊销的驾照
 - o Presenting false License or Insurance,
 - 0 出示虚假的驾照或保险证明
 - and several others.
 - 以及其他
- Don't panic. Come to the Student Legal Service office after you are released from Jail.
- 不要惊慌,请您离开监狱后到Student Legal Service 办公室来

DRIVE SAFELY!



- An accident can be between:
- 一个事故可能发生在:
 - o one or more cars,
 - 0 一辆或多辆汽车上
 - o a car and pedestrian,
 - 0 车辆和行人之间
 - o a car and a bicyclist, and
 - 0 车辆和自行车之间,以及
 - a car and public or private property.
 - 车辆和公共或私人财产之间
- The <u>smallest</u> damage to your car or to property is an *accident* and MUST be reported to the police.
- 即使是您车辆或财产最小的损伤也是一起事故并且一定要 向警察报告









- If you hit a parked car and, and when you looked, you could not find any damage, you are still <u>required</u> to leave a note for the car's owner.
- 如果您撞到了一辆停放的车辆,即使您没有发现任何损伤,您也有义务留下一张便条
 - Somebody may have witnessed it and may report you for Leaving the Scene of a Property Damage accident.
 - o 可能会有人目击事故并将您的离开报告为Leaving the Scene of a Property Damage
 - There are cameras all over campus and the community.
 - o 校园和社区附件都会有摄像头
- You can be jailed up to 364 days for failure to report an accident to the police.
- 您将可能受到最多364天的监禁,如果您不向警察报告事故



- If you accidentally hit a parked vehicle **ALWAYS** leave a note on the car with your name, address, phone number and email address, <u>and</u> call the police.
- 如果您不小心撞到了停放的车辆,请您一定留下便条表明您的姓名、地址、电话号码以及电子邮箱,并打电话给警察报告
 - o In minor damage cases the police usually do not write out a ticket.
 - 在轻微损害案件中警察通常不会开具罚单
- Call your insurance company to let them know about the accident.
- 给您的保险公司打电话以让他们知道事故
 - Failure to promptly report an accident often violates your insurance contract and may lead to serious financial complications.
 - 如果您没有及时向保险公司报告事故,您可能会违反保险合同,并导致严重的经济损失





- File an accident report with the Department of Transportation.
- 向 Department of Transportation提交您的事故报告
 - The forms will be given to you by the police officer when you report the accident. Your insurance company also has the forms.
 - 警察将会在您报告事故时给您提供表格,您的保险公司同样 也能提供该表格
 - Make a copy of the report for your record before you send it in.
 - 注意在寄出之前复印一份表格
 - The information you supply on the form does not determine whether you were at fault for the accident.
 - 表格上的信息将不会决定您是否在该起事故中负有过错





- If the damage is minor, under \$500.00, you may wish to pay for the damages rather than have your insurance company pay the claim in order to avoid a premium increase.
- 如果是轻微损害,500美金以下,您可能会选择直接支付而不去 找保险公司,以防您的保单会有涨价
 - However, you should still notify the Insurance Company before making this decision.
 - o 不过, 您仍然需要通知您的保险公司以使其知道您的决定
 - Notification is not the same thing as filing a formal claim.
 - o 通知与正式申请是不同的东西



- **NEVER** leave the scene of an <u>accident involving injury to others</u> even if you believe you were not at fault.
- 即使您认为自己没有过错也千万不要离开有人员损伤的事故现场
 - Leaving the scene of a *Personal Injury* accident is a crime carrying 364 days in jail even if you did not cause the accident.
 - 离开有有人员损伤的事故现场将被视作犯罪并处以364天的监禁,即使您没有造成该起事故



- NEVER leave the scene of <u>a property damage accident</u> even if you believe you were not at fault.
- 即使您认为自己没有过错,您也不要离开有财产损失的事故现场
 - If there is \$1,000 or more in property damages it is a crime carrying
 364 days in jail even if you did not cause the accident.
 - 如果财产损失打到或超过了1000美金,您的离开将被视作犯罪,即使您没有造成该起事故



- In Illinois car rental companies <u>may</u> require that you be 25 years old
- 在伊利诺伊州租车公司会要求您年满25周岁
- If you are the designated driver DO NOT allow another to drive even to just park the car!
- 如果您是认定的驾驶员,不要让别人驾驶,即使只是停车
 - This is a contract violation and will void insurance in case of accident regardless of who was driving when the accident took place.
 - o 这将会成为合同违约并会使得保险无效



- Thoroughly inspect the car for damages before you drive it.
- 在您租用车辆之前,完全地检查车辆
 - Have the rental car agent note even the smallest scratches, nicks, bent license plate, etc. to avoid being charged when your return the car.
 - 请让租车员记录即使是最小的刮伤, 磕碰, 弯曲的车牌 等等以防在换车时被收费
 - o Insist on careful inspection!
 - 0 一定要仔细检查车辆



Insurance is MANDATORY for driving any automobile in Illinois. 在伊利诺伊州确保您驾驶的任何车辆已购买保险

1 Do you have rental car insurance through your credit card that

1. Do you have rental car insurance through your credit card that is valid in U.S.?

确保您是否使用在美国有效的信用卡为租来的车辆购买了保险?

- Do not assume that you do. Check with your credit card company.
- 不要假设您已购买,向您的信用卡公司查询一下
- 2. Does it cover liability to the other driver and damages to the rental car? 确保您购买的责任险能够涵盖对方车辆和人员的损失
 - Check with credit card to make sure.
 - 向信用卡公司确认



1. Does the policy on your personal car or your parent's cover you while renting?

确认您的保险是否涵盖您自己租用的车辆或者您的父母为您购买过保险?

- If so, make sure before you waive insurance through rental Car Company.
- 如果是的,请您在向租车公司申请取消保险时务必再确认一遍
- 2. You might want to pay the extra costs for rental car insurance offered by the company because:

您可能会因如下原因向保险公司支付额外的金额

a) You do not have any other insurance. 您没有购买其他的保险



- b) Even if you have insurance, your premiums can be protected. 即使您已有保险,您的保费不能够有效保障
 - If there are damages to the rental vehicle or another vehicle the claim will not go on your personal policy.
 - 如果您租用的车辆或者其他申诉的车辆有损失,该保险 将不能为您个人赔付
- c) Credit Card and/or your personal insurance policy may not cover "loss of use" which is the amount rental car companies charge you for money they lose while the rental is being repaired.
 - 信用卡或您的私人保险将不能赔付"loss of use",这时额外的金额将等于租车公司将会用于修复他们车辆的金额





- "Insurance" in rental agreements goes by confusing names.
- "Insurance"在租车合同中可能会以其他令人难以理解的形式出现
 - Do not accidentally <u>waive</u> coverage because you did not understand the terms.
 - 请不要随意解除保险范围, 因为您可能不太理解术语的含义
- You are responsible for traffic and parking tickets while driving the rental car.
- 您在租车时将为停车和交通罚单负责
 - Do not ignore parking tickets or toll citations, as they will be charged against your credit card by the rental company.
 不要无视停车罚单或者拖车提示,因为您可能会被通过信用卡支付上述费用



Renting a Car

- Return the car on time.
- 按时归还租用车辆
 - Companies are known to charge penalties for being late by less than an hour.
 - 租车公司一般会因超时一小时而处以罚金
 - They are in business to make money and will not miss an opportunity to do so.
 - 0 他们的工作就是挣钱, 所以不会错过这样的机会的

Drive Safely





Parking tickets are <u>not</u> criminal violations, but if you ignore parking tickets, they can cost you a lot of money.

停车罚单不是刑事犯罪,但是如果您忽视罚单的话,他们可以花去您一大笔钱

- 1. If you owe 3 parking tickets to the U of I, they can tow your vehicle. 如果您持续有3张U of I 的停车罚单未处理,他们会拖走您的车
- 2. If you have any unpaid parking tickets owed to the U of I, they will not release your transcripts.

如果您在U of |有任何没有支付的罚单,他们会拒绝为您提供成绩单

- Tickets issued to vehicles owned by parents will be considered owned by <u>you</u>, and the transcript will be held until these are paid.
- 您父母的车所造成的罚单会被记在您的账上,您的成绩单会被 扣住直到您支付为止 (continued)



- Wrong address is <u>not</u> a defense to the suspension because they sent it to the address the Secretary of State Driver's License Services had on file for you.
- 错误的地址导致您没有收到暂扣驾照文件将不能作为您继续 驾车的辩护,因为他们都是向您在Secretary of State Driver's License Services登记的地址寄出的。



- If you receive a notice that you owe tickets from some place and you can prove your car was never in that town, or the day or year the ticket says, you should use the process that city has for disputing the ticket.
- 如果您收到提醒,提示您在某个从未去过的地方欠有罚单,如果您可以证明您的车辆在提示的时间里从未到过那个地方,您应该通过申诉过程来对罚单提出质疑
 - Read the back of the ticket or ticket envelope for instructions on disputing the ticket.
 - 在罚单的背面或者信封上会有质疑罚单的指导



- If you receive a ticket during a time when you are sure there was money in the meter:
- 如果您收到罚单,但您可以确认您在该段时间内向米表支付过费用
 - Take a picture of the meter or write down the meter number and location.
 - 将仍有钱显示的米表照下,并记下米表的号码和地点号码



- Go online to the parking department that issued the ticket and complete their online form to dispute it.
- 登陆停车管理部门的网站对您的罚单提起申诉并填写网上表格
 - 1. State the reasons you believe you should not have been issued the ticket.
 - 说明您认为的罚单错误的理由
 - 2. Clearly state all the supporting facts. 清楚的指出您所有的证据
 - 3. If they rule against you, they will tell you how to appeal. 如果他们不支持您的申诉,他们会告诉您如何上诉
 - 4. You generally have only 7 to 10 days to appeal the ruling. 您一般情况下只有7至10天的上诉期



- If your car is towed from a place you believe it should not have been towed, you can contest the tow:
- 如果您认为您的车辆被不合理地拖走, 你可以:
 - Go online to the Police Department for the city from which your car was towed to get the form.
 - o 登陆该市的Police Department网站下载表格
 - You have only a few days to file the form.
 - o 您仅有几天的时间去申报表格
 - You can also consult with a Student Legal Service attorney on these issues.
 - o 您当然也可以来我们Student Legal Service就此问题咨询 专业律师



买卖您的车辆

BUYING A CAR

购买一部车辆

- Until you buy a car, the dealer's insurance, registration and title allow you to drive the car legally.
- 直到您购买该车辆前,经销商所负担的保险费、注册费以及所有 权证明将允许您合法地试用该车辆
 - The cost of paying for the car title transfer and temporary registration are usually added to the total price of the car.
 - o 车辆所有权证明(title)转让费以及临时注册费一般来说将 会作为额外费用附加在您购买汽车的总价上



BUYING A CAR

购买一部车辆

- Before you buy a car, you should have already arranged to buy insurance to cover you and the car that will be effective immediately when you buy a car.
- 在您购买车辆之前,您应当已经做好购买保险的准备,使得在您购买车辆后,保险能够立即为您和您的车辆提供保护
 - You can arrange this with your insurance agent or an insurance company.
 - o 您可以与保险销售员或者保险公司联系,并安排您的保险
 - Be sure to follow their instructions about providing them with the Vehicle Identification Number (VIN) and other information they need in order to keep current coverage on your new vehicle.
 - 确保您是在保险公司的指示下向他们提供了车辆认证号码 (VIN)以及其他保险公司所需要的信息,确保他们能够为您的 新车提供保险 (continued)



BUYING A CAR

购买一部车辆

- The Dealer will offer to finance the car for you.
- 经销商一般会为您制定付款计划
 - If you have good credit, check with several banks to find the best interest rate for a possible car loan.
 - 如果您保有良好的信用记录,请您与多家银行联系以得到最优惠的利息条件
 - The Dealer can negotiate with different banks to find a rate to offer.
 - 经销商可以为您与不同的银行协商条件
 - Compare the best interest rate you found to what the dealer offers to find your best deal.
 - 对比最好的利率条件以及经销商的要约以确保您拿到最好的合同
 - If you do not have a credit rating yet or less-than-perfect credit, you
 might want to accept the Dealer's best offer.
 - 如果您没有保有信用记录或者信用记录不理想, 您可以接收经销商最好的要约



BUYING A CAR

购买一部车辆

- The Dealer gets a *commission* for financing a car, and they will usually offer this <u>after</u> you believe the deal is closed, before the paperwork is finished.
- 经销商会在为您制定支付计划的时候收取佣金,并且他们通常会在 您认为交易已经达成但是书面签署之前向您提出收取佣金
 - Be prepared to say "no" if they do not offer you a good rate.
 - 提前做出说"不"的心理准备,如果您没有得到一个合理的费率的话



BUYING A NEW CAR

购买一部全新的车辆

- If you buy a NEW car, the dealer will try to sell you an additional warranty that lasts longer than the standard warranty if it is less than five years or 100,000 miles.
- 如果您购买的是新车,当该车标准的质量保证低于5年或者 100,000英里时,经销商通常会尝试向您出售额外的质量保证 (warranty)使得您可以得到更长时间和里程的保证
 - You can try to negotiate the price of the additional warranty.
 - o 您可以尝试与经销商就额外保证的价格进行谈判
 - Be prepared to say "no" if the price is not good.
 - 做好说"不"的准备,如果价格不合理的话
 - Do research before you go to buy a new car.
 - 在您买下该部新车之前,做好研究



BUYING A NEW CAR

购买一部全新的车辆

- The additional warranty is usually offered AFTER you have closed the deal and while you are doing the final paperwork.
- 额外的质量保证通常会在您达成交易之后并在您签署纸面文件之前提出
- Because you have committed to buying the car, the salesperson will likely push hard for you to buy the additional warranty because the profit margin is very high.
- 考虑到您已经承诺购买车辆,销售员很可能会采取强硬的措 辞或其他手段迫使您购买额外的质量保证,因为这些额外费 用的边际收益十分可观



BUYING A USED CAR

购买一部二手车辆

- If you buy a USED car, you usually are buying the car "as is", unless the Dealer provides you in writing specifically detailing what, if any, warranty remains on the vehicle and what specific repairs will be covered.
- 如果您购买的是一部二手车辆,您通常仅仅购买了您"所见"的那部车而不包含质量保证,除非经销商书面明确指出了(如果有这样的条款的话)这部车辆所剩余的质量保证期限以及在哪些具体的方面仍然在保修的范围
 - You will, otherwise, be responsible for ALL repairs to the car from the moment you take possession of the car.
 - 否则,自您取得车辆的控制权起,您将会对您所购买的二手车的所有维修费用负责



BUYING A USED CAR

购买一部二手车辆

- Arrange with a mechanic, not associated with the dealership or other seller, to inspect the vehicle BEFORE signing a contract or finalizing the deal.
- 您可以与一名与经销商无关的机械师预约,在您签署合同之前 您可以检查该车辆
 - The mechanic will be looking for any repairs needed, and
 - 您所雇佣的机械师需要指出所有需要维修的部分,以及
 - Anything unusual about previous repairs or the condition of parts that might indicate more wear than the mileage would suggest.
 - 关于以前可能已经被维修过的不寻常的部分,这些部分可能会比里程数更好地让您了解车辆的状况



BUYING A USED CAR

购买一部二手车辆

- Do not rely on a CarFax report that you order or that the dealer provides to you.
- o 不要依赖您向经销商索取的 CarFax 报告

You must pay State sales tax if you buy a car.

如果您购买车辆, 您必须向伊州支付购买税

- You must list the **actual** purchase price on all documents.
- 您必须在所有文件上列明您真实的购买价格
- Listing an incorrect price to reduce taxes may be tax fraud, which is a deportable offense.
- 上报虚假的价格以降低税款会被视作税务欺诈
- 这是一项会受到驱逐出境惩罚的犯罪

You cannot legally drive a vehicle unless it is registered in some state.

在您将车辆在任何一州注册前, 您不能合法驾驶该辆车辆



BUYING A USED CAR

购买一部二手车辆

You cannot legally drive a vehicle unless it is registered in some state.

在您的车辆在任何一个州注册之前, 您不能合法地驾驶车辆

- The Buyer must register the car in the State where they reside and obtain proof of temporary or permanent registration to display on the car <u>before</u> driving it.
- 买方必须为您购买的车辆进行注册,注册州应当是您所居住的州,并需要您在驾驶车辆前持有临时或永久的注册证明
 - o To do this, the car title must be in the Buyer's name.
 - 为了顺利取得注册,车辆的所有权证明必须显示为买方的 名字
 - Registering the car requires paying an yearly fee and entitles the Buyer to drive the vehicle on roads in the United States.
 - 为了注册车辆,您需要按年支付费用,尔后您便可以驾驶 该车辆在美国境内行驶
 - o DO NOT drive a car with someone else's license plates on it.
 - 切记不要使用他人的车牌驾驶您的车辆



SELLING A CAR

- To sell a car, you must be able to sign the title document that says you
 own the car and are giving ownership to the buyer, free of liens, meaning
 Seller does not owe money to anyone for the car.
- 为了卖出您的车辆,您需要能够签署一份所有权证明文件,声明您拥有车辆并愿意转让您的所有权给买家,该车辆没有任何抵押(liens),也就是说卖方并不以该车辆做抵押而存在任何欠款
 - o The title is proof you own the car.
 - o 所有权证明 (title) 是证明您拥有车辆的文件



SELLING A CAR

- You must file this proof of ownership, the title, with the Illinois Secretary of State, Vehicle Services Department, to:
- o 您在下列情况下必须向伊利诺伊州政府,车辆服务部门上交 您的所有权证明文件,也就是title
 - obtain a loan on the vehicle,
 - 取得购车贷款
 - sell the vehicle
 - 出售车辆
 - obtain registration, which is the right to drive the vehicle on streets.
 - 取得车辆注册,也就是取得驾驶车辆上路的权利



SELLING A CAR

- The Seller should <u>never</u> leave their license plates on the vehicle.
- 卖方不应将您的车牌留在您已出售的车辆上

- o In Illinois, plates are assigned to the owner, not the vehicle.
- 在伊利诺伊州车牌是颁发给所有人的, 而非发给车辆



SELLING A CAR

- If the vehicle remains in the Seller's name,
- 如果车辆注册记录上仍保有卖方的名字,
 - even though the title document has been signed over to the buyer, in the eyes of the law, the Seller will be considered the owner, and the first one contacted if:
 - o 即使是title转让文件已经签署并转给买家,从法律上讲,卖 方仍会被考虑成所有者,所以在以下情况中会首先被联系:
 - there is an accident,
 - 发生事故时
 - the car is towed, or
 - 车辆被拖走时,或者
 - the car receives parking tickets.
 - 车辆收到停车罚单时



SELLING A CAR

- The Seller may be forced to pay for these expenses, and may have to locate the Buyer on his own to try to get the money back.
- 。 卖方可能会被强制支付这些费用,并需要自己寻找买家并尝 试追偿上述费用



STUDENT LEGAL SERVICE

Fall, 2013:

919 W Illinois, First Floor, Levis Faculty Center

(Spring, 2014: back to 324 Illini Union)

Office open: 8:30am-Noon, 1-4:30pm, M-F

Submit your intake online at: www.odos.illinois.edu/sls

